

### ***Remarks***

Claims 1-10,12-21, 23-31, and 33 -315 are pending in the application. Applicant respectfully requests that the Examiner reconsider all outstanding objections and rejections, and that they be withdrawn.

### ***Examiner Interview***

Applicant and Applicant's undersigned representative thank Examiner Smith and SPE Coggins for the courtesies extended during the Examiner Interview on December 15, 2004.

### ***Rejections Under 35 USC § 103***

In the Office Action, Examiner Akers maintained the rejections from the prior Office Action mailed February 2, 2004. In particular, Examiner Akers maintained the 5-way §103 rejection based on the Tobin + Clark + Randle + Horowitz + Lewis combination. Examiner Akers also maintained the 6-way §103 rejection based on the Tobin + Atkins + Clark + Randle + Horowitz + Lewis combination.

Applicant respectfully traverses, and herein incorporates by reference Applicant's arguments presented in the Reply filed on August 2, 2004. Additional comments distinguishing the claimed invention over these references are contained in Applicant's other previously filed Replies.

In the outstanding Office Action, Examiner Akers referenced col. 2, lines 25-31 of Horowitz. As best understood, Examiner Akers cited this text from Horowitz to support his position that Horowitz was pertinent to offering financial products and services in mass marketing campaigns.

Applicant respectfully disagrees. Horowitz is an advice system that attempts to automate, for example, the interaction between a customer and a bank teller. That interaction is customized to the customer. For example, one might imagine the Horowitz system providing information on the customer's checking account. Such information, such as information on the customer's check register, is necessarily

customized to the customer. In the above-referenced excerpt relied upon by Examiner Akers, Horowitz refers to this functionality as “mass customization.”

Unlike the claimed invention, Horowitz is not related to “mass marketing.” Referring to claim 1, Horowitz does not teach or suggest “responses being in response to *mass marketing communications* relating to offerings for one or more financial products or services *being offered as part of a mass marketing campaign.*”

Horowitz does not teach or suggest “each of said replies having consumer entity-customized content comprising *an offering for one or more financial products or services.*”

For at least the above reasons, and the reasons submitted in the previously filed Replies, Applicant respectfully asserts that the claims are patentable over the cited references. Applicants respectfully requests that the Examiner withdraw all outstanding rejections, and pass this application to issuance.

Applicant’s remarks in this Reply are brief pursuant to the Examiner’s guidance in the Examiner Interview. The Examiner is requested to inform Applicant if more detailed remarks would be helpful.

### ***Doubling Patenting Rejection***

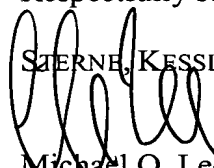
An “obviousness type” double patenting rejection based on U.S. Patent No. 5,987,434 is outstanding. Without acquiescing to the propriety of this rejection, Applicant will file an appropriate terminal disclaimer after receiving an indication of allowable subject matter. Accordingly, Applicant respectfully requests that this rejection be held in abeyance until that time.

***Conclusion***

All of the stated grounds of objection and rejection have been properly traversed, accommodated, or rendered moot. Applicant therefore respectfully requests that the Examiner reconsider all presently outstanding objections and rejections and that they be withdrawn. Applicant believes that a full and complete reply has been made to the outstanding Office Action and, as such, the present application is in condition for allowance. If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided.

Prompt and favorable consideration of this Amendment and Reply is respectfully requested.

Respectfully submitted,



STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

Michael Q. Lee  
Attorney for Applicant  
Registration No. 35,239

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1100 New York Avenue, N.W.  
Washington, D.C. 20005-3934  
(202) 371-2600